

<i>SERFF Tracking Number:</i>	<i>UNTD-127002746</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47833</i>
<i>Company Tracking Number:</i>	<i>FORM 618-GAQR-11</i>		
<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>401(k) Table B Rider</i>		
<i>Project Name/Number:</i>	<i>401(k) Table B Rider/Form 618-GAQR-11</i>		

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: 401(k) Table B Rider

SERFF Tr Num: UNTD-127002746 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Accepted State Tr Num: 47833

For Informational Purposes

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: FORM 618-GAQR-11 State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Phyllis Gunter, Jake

Disposition Date: 02/01/2011

Curtiss, Lisa Lehan, Amy

Lawrenson, Shannon Taylor, Mick

Messbarger, Jeremy Christensen

Date Submitted: 01/28/2011

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: 401(k) Table B Rider

Project Number: Form 618-GAQR-11

Requested Filing Mode: Informational

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pending approval with the Nebraska Department of Insurance.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 02/01/2011

State Status Changed: 02/01/2011

Deemer Date:

Created By: Jake Curtiss

Submitted By: Amy Lawrenson

Corresponding Filing Tracking Number:

Filing Description:

Filing Type: Informational Purposes

NAIC ID No. 261-69868

Form Number: 618-GAQR-11

<i>SERFF Tracking Number:</i>	<i>UNTD-127002746</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
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Dear Filing Analyst:

Enclosed and submitted for informational purposes is United of Omaha Life Insurance Company's ('United') Rider, Form 618-GAQR-11. This form will replace Form 617-GAQR-10, which was filed for informational purposes and acknowledged by your Department on May 17, 2010. Form 618-GAQR-11 was filed with the Nebraska Department of Insurance on January 25, 2011 and is pending approval at this time.

Form 618-GAQR-11 will be used in conjunction with the forms provided in the table below:

Form Number Approval Date

900-GAQC-97 10/24/1997 & 4/10/1998

901-GAQC-07 9/6/2007

902-GAQC-09 12/21/2009

625-GAQC-99 5/17/1999

625-GAQR-09 11/17/2009

We are filing Form 618-GAQR-11 to indicate the changes made to investment options (subaccounts) offered under the separate account. These changes include:

1) The addition of the following investment options to the fund line-up:

- « Dodge & Cox International Stock Fund;
- « Franklin International Small Cap Growth Fund;
- « Goldman Sachs Small Cap Value Fund;
- « John Hancock Disciplined Value Mid Cap Fund;
- « Lord Abbett Value Opportunities Fund;
- « MFS Value Fund;
- « Nuveen Tradewinds Global All-Cap Fund;
- « Templeton Global Total Return Fund;
- « Vanguard Target Retirement 2015 Fund;
- « Vanguard Target Retirement 2020 Fund;
- « Vanguard Target Retirement 2025 Fund;
- « Vanguard Target Retirement 2030 Fund;
- « Vanguard Target Retirement 2035 Fund;
- « Vanguard Target Retirement 2040 Fund;
- « Vanguard Target Retirement 2045 Fund;
- « Vanguard Target Retirement 2050 Fund;
- « Vanguard Target Retirement 2055 Fund;
- « Vanguard Target Retirement Income Fund;
- « Waddell & Reed New Concepts Fund; and

SERFF Tracking Number: UNTD-127002746 State: Arkansas
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« Wells Fargo Advantage Emerging Markets Equity Fund.

2) The removal of the following investment options from the fund line-up: Stadion Managed Moderate Fund and Stadion Managed Conservative Fund. These funds have been removed, as the funds have had no assets invested since October 2010, when all assets were transferred to other funds that had been previously added to take their place.

3) The Investment Manager for the Bond Index Fund has been modified to be consistent with the other funds managed by State Street Global Advisors. This change also reflects our decision to move to a share class of the same fund that does not participate in the securities lending program.

Pursuant to the terms of the Contract, the Contractholder will be notified of these changes to the subaccount options and associated fund-related expenses, and the Contractholder will be given the right to terminate the Contract should it object to such changes. Once subaccounts are selected by the Plan Sponsor, the subaccounts will only change upon further direction of the Plan Sponsor.

The shaded text indicates variable material that is subject to change. The Rider number, contract number, and dates will vary based on the specifications of the Contractholder. All possible ranges for fees and expenses are shown. The {bracketed} text indicates optional material that will either be included or removed. This language is denoted as optional to allow Plan Sponsor selection of the subaccounts for the plan's investment options.

These forms are in final printed form and may be subject to change regarding paper stock, print style, corporate secretary signature and corporate logo. These forms do not contain any provisions that we know to be controversial by industry or company standards.

Your prompt response would be greatly appreciated. If you have any questions regarding this filing, please contact me to discuss.

Sincerely,

Jake Curtiss
Compliance Consultant
Retirement Plans Division
Mutual of Omaha
(402) 351-4198
(800) 356-3436
jake.curtiss@mutualofomaha.com

SERFF Tracking Number:	UNTD-127002746	State:	Arkansas
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Company and Contact

Filing Contact Information

Jake Curtiss, Compliance Consultant	jake.curtiss@mutualofomaha.com
Mutual of Omaha	402-351-4193 [Phone]
Mutual of Omaha Plaza	402-997-1901 [FAX]
Omaha, NE 68175-0001	

Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
10 - Retirement Plans Division	Group Code: 261	Company Type: Life Insurance
Mutual of Omaha Plaza	Group Name:	State ID Number:
Omaha, NE 68175	FEIN Number: 47-0322111	
(402) 351-6926 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 rider form = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	01/28/2011	44179779

SERFF Tracking Number:	UNTD-127002746	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		02/01/2011	02/01/2011
Filing Notes			

Subject	Note Type	Created By	Created On	Date Submitted
Approved by the Nebraska Department of Insurance on January 27, 2011.	Note To Reviewer	Amy Lawrenson	01/28/2011	01/28/2011

<i>SERFF Tracking Number:</i>	<i>UNTD-127002746</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 02/01/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	UNTD-127002746	State:	Arkansas
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Company Tracking Number:	FORM 618-GAQR-11		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Contract Amendment Rider One - Subaccounts		Yes

SERFF Tracking Number: *UNTD-127002746* *State:* *Arkansas*
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Company Tracking Number: *FORM 618-GAQR-11*
TOI: *A03G Group Annuities - Deferred Variable* *Sub-TOI:* *A03G.002 Flexible Premium*
Product Name: *401(k) Table B Rider*
Project Name/Number: *401(k) Table B Rider/Form 618-GAQR-11*

Note To Reviewer

Created By:

Amy Lawrenson on 01/28/2011 04:56 PM

Last Edited By:

Linda Bird

Submitted On:

02/01/2011 12:50 PM

Subject:

Approved by the Nebraska Department of Insurance on January 27, 2011.

Comments:

This filing is no longer pending approval with United's domiciliary state. Approved by the Nebraska Department of Insurance on January 27, 2011.

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Form Schedule

Lead Form Number: Form 618-GAQR-11

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	Form 618-GAQR-11	Policy/Cont Contract Amendment Initial ract/Fratern Rider One - al Subaccounts Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			0.000	Form 618-GAQR-11.pdf

UNITED of OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175

a stock company

CONTRACT AMENDMENT RIDER ONE - SUBACCOUNTS

This Rider, effective May 2, 2011, amends Group Annuity Contract No. 12345 and is subject to all provisions of the Contract, which are not in conflict with this Rider. NOTE: Important information regarding this Rider is contained in the endnotes at the end of this Rider.

TABLE B

MUTUAL FUNDS¹

Subaccount ²	Investment Manager	Investment Objective ³	Investment Fee ⁴			Shareholder Service Fee ⁵
			Expense Ratio	Product Charge	Total (Expense Ratio + Product Charge)	
AllianceBernstein Small/Mid Cap Value Fund	AllianceBernstein L.P.	Long-term growth of capital	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
Allianz NFJ Dividend Value Fund	NFJ Investment Group, LP	Long-term growth of capital and income	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
Artio International Equity Fund II	Artio Global Management LLC	Long-term growth of capital	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
BlackRock Capital Appreciation Fund	BlackRock Advisors, LLC	Long-term of growth of capital	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
BlackRock High Yield Bond Portfolio	BlackRock Advisors, LLC	Maximize total return, consistent with income generation and prudent investment management	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
Causeway International Value Fund	Causeway Capital Management, LLC	Long-term growth of capital and income	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
Cohen & Steers Institutional Realty Shares	Cohen & Steers Capital Management, Inc.	Maximum total return	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
Dodge & Cox International Stock Fund	Dodge & Cox	Long-term growth of principal and income	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
Dreyfus/The Boston Company Small/Mid Cap Growth Portfolio	The Boston Company Asset Management, LLC	Long-term growth of capital	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
Franklin Growth Fund	Franklin Advisors, Inc.	Capital appreciation	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%
Franklin International Small Cap Growth Fund	Franklin Advisors, Inc.	Long-term capital appreciation	0.00 - 1.50%	0.00 - 0.70%	0.00 - 2.20%	0.00 - 0.50%

Subaccount ²	Investment Manager	Investment Objective ³	Investment Fee ⁴			Shareholder Service Fee ⁵
			Expense Ratio	Product Charge	Total (Expense Ratio + Product Charge)	
Goldman Sachs High Yield Fund	Goldman Sachs Asset Management, LP	High level of current income and may also consider potential for capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Goldman Sachs Small Cap Value Fund	Goldman Sachs Asset Management, LP	Long term capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Harbor Capital Appreciation Fund	Harbor Capital Advisors	Long-term growth of capital	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Harbor International Fund	Harbor Capital Advisors	Long-term total return, principally from growth of capital	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
International Emerging Markets Fund	State Street Global Advisors	Maximize total return, generally through capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
John Hancock Disciplined Value Mid Cap Fund	John Hancock Investment Management Services, LLC	Long-term growth of capital with current income as a secondary objective	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Lord Abbett Developing Growth Fund	Lord, Abbett & Co., LLC	Long-term growth of capital	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Lord Abbett Fundamental Equity Fund	Lord, Abbett & Co., LLC	Long-term growth of capital and income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Lord Abbett Value Opportunities Fund	Lord, Abbett & Co., LLC	Log-term capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Metropolitan West Total Return Bond Fund	Metropolitan West Asset Management, LLC	Maximize long-term total return	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
MFS Value Fund	Massachusetts Financial Services Company	Capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Nuveen Tradewinds Global All-Cap Fund	Nuveen Fund Advisors, Inc.	Long-term capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Oppenheimer Global Fund	OppenheimerFunds, Inc.	Capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
PIMCO Total Return Fund	Pacific Investment Management Company, LLC	Maximize total return, consistent with preservation of capital and prudent investment management	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Rainier Small/Mid Cap Equity Portfolio	Rainier Investment Management	Maximize long-term appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%

Subaccount ²	Investment Manager	Investment Objective ³	Investment Fee ⁴			Shareholder Service Fee ⁵
			Expense Ratio	Product Charge	Total (Expense Ratio + Product Charge)	
Royce Total Return Fund	Royce & Associates	Long-term growth of capital and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Target Small Capitalization Value Portfolio	Prudential Investments LLC	Above-average capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Templeton Global Total Return Fund	Franklin Advisers, Inc.	Total investment return through interest income, capital appreciation and currency gains	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
T. Rowe Price Growth Stock Fund	T. Rowe Price Associates, Inc.	Long-term growth of capital and, secondary, dividend income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard® Global Equity Fund	Appointed by the Trustees of The Vanguard Group	Long-term appreciation of capital	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard® Morgan Growth Fund	Appointed by the Trustees of The Vanguard Group	Long-term appreciation of capital	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2015 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2020 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2025 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2030 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2035 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2040 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2045 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2050 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement 2055 Fund	The Vanguard Group, Inc.	Capital appreciation and current income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Vanguard Target Retirement Income Fund	The Vanguard Group, Inc.	Current income and some capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%

Subaccount ²	Investment Manager	Investment Objective ³	Investment Fee ⁴			Shareholder Service Fee ⁵
			Expense Ratio	Product Charge	Total (Expense Ratio + Product Charge)	
Vanguard® Windsor II Fund	Appointed by the Trustees of The Vanguard Group	Long-term growth of capital and, secondarily, some dividend income	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Waddell & Reed New Concepts Fund	Waddell & Reed Investment Management Company	Growth of investment	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
Wells Fargo Advantage Emerging Markets Equity Fund	Wells Fargo Funds Management, LLC	Long-term capital appreciation	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%
William Blair Small-Mid Cap Growth I Fund	William Blair & Company, L.L.C.	Long-term appreciation of capital	0.00 - 1.50%	0.00 – 0.70%	0.00 – 2.20%	0.00 – 0.50%

MANAGED PORTFOLIOS

Subaccount ²	Investment Manager	Investment Objective ³	Investment Fee ⁴		
			Management Fee	Product Charge	Total (Manager Service Fee + Product Charge)
Growth Fund	RCM Capital Management LLC	Long-term capital appreciation	0.00 – 0.65%	0.00 – 0.75%	0.00 – 1.40%
Small Company Fund	Wellington Management Company, LLP	Capital appreciation	0.00 – 0.65%	0.00 – 0.75%	0.00 – 1.40%
Strategic Value Fund	Goldman Sachs Asset Management	Long-term growth of capital	0.00 – 0.65%	0.00 – 0.75%	0.00 – 1.40%
Stadion Actively Managed ETF Fund	Stadion Money Management, Inc.	Invests 100% in the Stadion Managed Growth Fund	0.00 – 0.65%	0.00 – 0.90%	0.00 – 1.55%
Stadion Tactical Fund	Stadion Money Management, Inc.	Invests 100% in the Stadion Managed Growth Fund	0.00 – 0.65%	0.00 – 0.90%	0.00 – 1.55%
Stadion Growth Portfolio ⁶	Stadion Money Management, Inc.	Long-term capital appreciation, while maintaining a degree of emphasis on capital preservation	0.00 – 0.65%	0.00 – 0.90%	0.00 – 1.55%
Stadion Moderate Growth Portfolio ⁶	Stadion Money Management, Inc.	Long-term capital appreciation, while maintaining a secondary emphasis on capital preservation	0.00 – 0.65%	0.00 – 0.90%	0.00 – 1.55%

Subaccount ²	Investment Manager	Investment Objective ³	Investment Fee ⁴		
			Management Fee	Product Charge	Total (Manager Service Fee + Product Charge)
Stadion Balanced Portfolio ⁶	Stadion Money Management, Inc.	Long-term capital appreciation, while maintaining a secondary emphasis on capital preservation	0.00 – 0.65%	0.00 – 0.90%	0.00 – 1.55%
Stadion Conservative Portfolio ⁶	Stadion Money Management, Inc.	Long-term capital appreciation and capital preservation	0.00 – 0.65%	0.00 – 0.90%	0.00 – 1.55%
Stadion Capital Preservation Portfolio ⁶	Stadion Money Management, Inc.	Long-term capital appreciation and capital preservation	0.00 – 0.65%	0.00 – 0.90%	0.00 – 1.55%
Stadion Managed Growth Fund ⁶	Stadion Money Management, Inc.	Long-term capital appreciation, while maintaining a degree of emphasis on capital preservation	0.00 – 0.65%	0.00 – 0.90%	0.00 – 1.55%

COLLECTIVE/COMMINGLED FUNDS

Subaccount ²	Investment Manager	Investment Objective ³	Investment Fee ⁴		
			Management Fee	Product Charge	Total (Manager Service Fee + Product Charge)
Bond Index Fund	State Street Global Advisors	Match the total return of the Barclays Capital Government/Credit Bond Index, gross of fees	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%
Emerging Markets Index Fund	State Street Global Advisors	Match closely the returns of the cap weighted MSCI Emerging Markets Index	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%
Growth Stock Index Fund	State Street Global Advisors	Track the performance, gross of fees, of an index that measures investment return of domestic large cap growth stocks	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%
International Stock Index Fund	State Street Global Advisors	Track the performance of an index that measures investment return of stocks from developed markets outside North America	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%
Mid Cap Stock Index Fund	State Street Global Advisors	Track the performance, gross of fees, of an index that measures investment return of domestic mid cap stocks	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%
Mutual GlidePath 2005 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2010 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2015 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2020 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2025 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2030 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2035 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2040 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2045 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2050 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Mutual GlidePath 2055 ⁷	Wilmington Trust RISC	Long-term capital growth	0.00 – 0.75%	0.00 – 0.50%	0.00 – 1.25%
Small Cap Stock Index Fund	State Street Global Advisors	Track the performance, gross of fees, of an index that measures investment return of domestic small cap stocks	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%

Subaccount ²	Investment Manager	Investment Objective ³	Investment Fee ⁴		
			Management Fee	Product Charge	Total (Manager Service Fee + Product Charge)
Stable Value Fund ⁶	Ameriprise Trust Company – RiverSource Trust Income Fund IV	Preserve principal and income while maximizing current income	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%
Stock Market Index Fund	State Street Global Advisors – S&P 500 Flagship Fund Series A	Match, as closely as possible, the return of the S&P 500 Stock Index	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%
Value Stock Index Fund	State Street Global Advisors	Track the performance, gross of fees, of an index that measures return of domestic large cap value stocks	0.00 – 0.40%	0.00 – 0.50%	0.00 – 0.90%

ASSET ALLOCATION MODELS

Subaccount ²	Subaccount Allocation	Portfolio Expense ⁸
International Developed Countries Fund	0-100% Causeway International Value Fund 0-100% Artio International Equity Fund II	0.00 – 0.10%
Mutual Directions 1 (Conservative)	0-100% Stable Value Fund ⁶ 0-100% Bond Index Fund 0-100% Stock Market Index Fund	0.00 – 0.10%
Mutual Directions 2 (Moderately Conservative)	0-100% Stable Value Fund ⁶ 0-100% Bond Index Fund 0-100% Stock Market Index Fund 0-100% International Developed Countries Fund 0-100% Strategic Value Fund 0-100% Growth Fund 0-100% Small Company Fund	0.00 – 0.10%
Mutual Directions 3 (Moderate)	0-100% Bond Index Fund 0-100% Stock Market Index Fund 0-100% Strategic Value Fund 0-100% Growth Fund 0-100% International Developed Countries Fund 0-100% Small Company Fund	0.00 – 0.10%

Subaccount ²	Subaccount Allocation	Portfolio Expense ⁸
Mutual Directions 4 (Moderately Aggressive)	0-100% Bond Index Fund 0-100% Stock Market Index Fund 0-100% Strategic Value Fund 0-100% Growth Fund 0-100% International Developed Countries Fund 0-100% Small Company Fund 0-100% Emerging Markets Index Fund	0.00 – 0.10%
Mutual Directions 5 (Aggressive)	0-100% Strategic Value Fund 0-100% Growth Fund 0-100% Small Company Fund 0-100% International Developed Countries Fund 0-100% Stock Market Index Fund 0-100% Emerging Markets Index Fund	0.00 – 0.10%

UNITED OF OMAHA LIFE INSURANCE COMPANY


Corporate Secretary

May 2, 2011

- Any special provisions, if applicable, will be stated in the mutual fund's fund profiles available at http://www.getretirementright.com/fund_profiles (e.g., trading restrictions).
- Fund availability varies by Plan. Table B lists all of the Subaccounts available under the Contract.
- A full description of the investment objective is provided in each fund's investment profile, available at http://www.getretirementright.com/fund_profiles.
- The investment fees shown in Table B are in addition to the administrative fees set forth in the Contract. Investment fees are charged based on the fund's average daily net assets, and include the expense ratio charged by mutual funds (which is stated in the fund's prospectus and may change as indicated in the prospectus), or a management fee paid to the investment manager of the managed portfolios or collective/commingled funds, and a product charge by United for investment services under the Contract. The total investment fees will reduce the Net Asset Value as specified in Sections 1.19 and 3.04 of the Contract. In addition to the expense ratio, mutual funds may charge redemption fees in certain circumstances as stated in the mutual fund's prospectus.
- United of Omaha establishes omnibus accounts with fund companies by accumulating the assets of multiple plans into one account with each fund. Some fund companies reimburse United for individual plan and participant level accounting that United performs on the funds' behalf.
- Subaccount not available for Participant directed investment on a stand alone basis.
- The average Investment Fee for the Mutual GlidePath Subaccounts is for illustrative purposes only and has been constructed according to the target allocations for each Subaccount. Actual Investment Fees accrue according to each underlying offering's position each day and are subject to change. The average Investment Fee includes a 0.00-0.50% charge by the trustee for services provided.
- A portfolio expense is charged by United for the Asset Allocation Models for additional services relating to these Subaccounts. The Asset Allocation Subaccount portfolio expense is in addition to the total investment fees charged for the Subaccount Allocations within the model.

*Call 1-800-679-6019 to present inquiries, obtain information about coverage and resolve complaints.